Recovery of NPAs

226. SHRI AMAR SINGH: Will the Minister of FINANCE be pleased to state:

(a) the details of the steps taken to reduce the NPA by the Public Sector Banks during the last two years and how much actual NPA has been reduced during that period; and

(b) what is the present NPA and the number of recovery cases filed by each bank during that period and how many of them have been finally disposed of by the Debt Recovery Tribunals?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI GINGEE N. RAMACHANDRAN): (a) Government of India and Reserve Bank of India (RBI) have advised the banks and financial institutions to take several steps for recovery of bank dues such as evolving and implementation of recovery policy by banks, filing of suits with civil courts, filing cases with Debt Recovery Tribunals (DRTs), compromise settlement through Settlement Advisory Committees and monitoring and follow up of Non-Performing Assets (NPAs) at various levels in the bank RBI *vide* its circular dated 27th July, 2000 had framed non-discretionary and non-discriminatory guidelines for settlement of NPAs upto Rs. 5 crore and advised banks to evolve their own policy for loan outstandings of above Rs. 5 crore. Effective action by banks for rehabilitation, one-time settlement for filing of suits in all necessary cases by 30.9.2001 has to be ensured by the chief executives. The banks have also been advised to use the forum of Lok Adalat for compromise settlement of their NPAs and guidelines have been issued by RBI in May, 2001 for making increased use of this forum to settle disputes involving outstanding balance in NPA accounts upto Rs. 5 lakhs. Action has also been initiated to bring in a legislation that will facilitate foreclosures and enforcement of securities in cases of default, in order to enable the banks and financial institutions to realize their dues. Credit Information Bureau has also been set up to disseminate information on borrowers to the banks.

The Gross NPAs of public sector banks as percentage of their

Gross Advances has progressively reduced from 15.9% in 1998-99 to 14% in 1999-2000 and to 12.8% in 2000-2001.

(b) The details of gross NPAs, the number of recovery cases pending and decided by the DRTs as on 31st March, 2001, of public sector banks, bank-wise, is furnished in the Statement:—

Statement

Details of gross NPAs of Public Sector Banks

S.No.	Name of the Bank	Gross NPAs (Rs. in crores)	No. of Cases pending DRTs	No. of Cases decided by DRTs
1.	Allahabad Bank	1821.31	768	335
2.	Andhra Bank	470.10	354	242
3.	Bank of Baroda	4185.72	2172	482
4.	Bank of India	3434.11	1967	503
5.	Bank of Maharashtra	876.64	774	147
6.	Canara Bank	2242.89	1862	602
7.	Central Bank of India	3253.33	1882	406
8.	Corporation Bank	484.74	293	92
9.	Dena Bank	1928.26	539	119
10.	Indian Bank	2359.07	2165	739
11.	Indian Obserseas Bank	1631.40	814	269
12.	Oriental Bank of Commerce	585.76	761	178
13.	Punjab National Bank	3460.10	2171	441
14.	Punjab & Sind Bank	1026.15	762	213
15.	Syndicate Bank	1074.61	797	347
16.	UCO Bank	1284.02	589	226
17.	Union Bank of India	2056.33	1334	201
18.	United Bank of India	1411.00	707	115
19.	Vijaya Bank	594.92	539	133
20.	State Bank of India	15874.97	5865	1540
21.	State Bank of Bikaner & Jaipur	715.00	357	51

S.No.	Name of the Bank	Gross NPAs (Rs. in crores)	No. of Cases pending DRTs	No. of Cases decided by DRTs
22.	State Bank of Hyderabad	1075.29	676	148
23.	State Bank of Indore	325.19	225	76
24.	State Bank of Mysore	581.01	237	188
25.	State Bank of Patiala	694.76	324	50
26.	State Bank of Saurashtra	568.54	227	91
27.	State Bank of Travancore	757.93	495	146

NABARD's assistance for drinking water in villages of A.P.

227. SHRI YADLAPATI VENKAT RAO: Will the Minister of FINANCE be pleased to state:

(a) whether Andhra Pradesh have sought loans from National Bank for Agriculture and Rural Development to meet expenditure for supply of drinking water to all villages in the next five years; and

(b) if so, the action taken to provide the financial assistance?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI GINGEE N. RAMACHANDRAN): (a) Yes, Sir. National Bank for Agriculture and Rural Development (NABARD) has reported that Government of Andhra Pradesh has sought loans for supply of drinking water for 295 villages in the State.

(b) The details of the loans sanctioned by NABARD from Rural Infrastructure Development Fund (RIDF)-VI and VII to Government of Andhra Pradesh are given below:

Tranche	No. of Projects sanctioned	Amount Sanctioned (Rs. Crore)	No. of Villages Covered
RIDF-VI	8	45.11	239
RIDF-VII	1	8.87	56